

MONTANA SURPLUS LINES AGENTS' ASSOCIATION
APPROVED RISK LIST – EFFECTIVE 12/07/2005

AL – AUTOMOBILE LIABILITY

1. GARAGE LIABILITY – RECREATIONAL VEHICLE DEALERS
2. GARAGE LIABILITY – ENVIRONMENTAL IMPAIRMENT (SERVICE STATIONS / BULK PLANTS)
3. TAXI CAB / LIMO **New 06/09/2005**
4. EMERGENCY VEHICLES
5. AUTO RACING / RECREATIONAL VEHICLES RACING **New 04/08/2003**
6. GARAGE LIABILITY – RECREATIONAL VEHICLE REPAIR / SERVICE (NON DEALER)

AP – AUTOMOBILE PHYSICAL DAMAGE

1. EMERGENCY VEHICLES
2. TAXI CAB / LIMO **New 06/09/2005**
3. RECREATIONAL VEHICLE DEALERS
4. USED AUTOMOBILE DEALERS

AV – AVIATION / AIRCRAFT LIABILITY AND HULL

1. AIR AMBULANCE
2. EXPERIMENTAL
3. GLIDERS – COMMERCIAL
4. HOT AIR BALLOONS
5. SLUNG CARGO
6. HELICOPTER OPERATORS
7. AERIAL APPLICATORS
8. AERIAL TANKERS / WATER BOMBERS
9. EXCESS AVIATION LIABILITY
10. EXCESS AVIATION PRODUCTS AND COMPLETED OPERATION **New 06/09/2005**

FA – FIRE AND ALLIED LINES

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. CARNIVAL / EXHIBITIONS / CONCERTS / FIRE WORKS **Revised 06/03/2004**
3. UNPROTECTED SEASONAL OPERATIONS
4. WOODWORKING PROPERTY (w/o A CENTRAL DUST COLLECTION SYSTEM)
5. BAR & TAVERN PROTECTION CLASS 9 & 10 ONLY (NO RESTAURANTS)
6. APARTMENT BUILDINGS (OVER 4 UNITS) (UNITS OVER 20 YEARS OLD **New 04/08/2003**
7. VACANT BUILDINGS
8. RESTAURANTS – WITHOUT AUTOMATIC FIRE SUPPRESSION SYSTEMS
9. SAWMILLS / FOREST PRODUCTS MANUFACTURING
10. PAWN SHOPS / SECOND-HAND STORES
11. WELDING SHOPS (Classification Code #6850 in Commercial Lines Manual) **Revised 06/09/2005**
12. HISTORICAL BUILDINGS (ONLY ON HISTORICAL REGISTRY) **New 06/09/2005**
13. LOG HOMES (PC-8, PC-9, PC-10 ONLY) **New 06/09/2005**

GL – GENERAL LIABILITY

1. AMUSEMENT PARKS & DEVICES (NOT GAMBLING MACHINES)
2. MANUFACTURING / APPLICATION / TRANSPORTATION / STORAGE OF: ANHYDROUS AMMONIA / FERTILIZERS / HERBICIDES / PESTICIDES
3. CONTESTS: AVIATION / MOTOR VEHICLE / WATER CRAFT / RODEO **Revised 06/03/2004**
4. BUILDING DEMOLITION AND / OR MOVING OF BUILDINGS **Revised 06/09/2005**
5. CARNIVALS / EXHIBITIONS
6. UNSUPPORTED FARM LIABILITY
7. BLASTING CONTRACTORS
8. PRE-RELEASE CENTERS
9. SALVAGE YARDS
10. MOUNTAIN CLIMBING / ICE-CLIMBING / ROCK CLIMBING **Revised 06/03/2004**
11. RAILROAD LIABILITY / RAILROAD PROTECTIVE (MONOLINE)
12. MERCHANT POLICE
13. SKI AREA OPERATIONS, INCLUDING TOWS & LIFTS
14. FIREWORKS DISPLAY (ONLY)

GL – GENERAL LIABILITY – CON'T

15. YOUTH GROUP HOMES
16. RECREATIONAL VEHICLE RENTAL
17. RESIDENTIAL HEALTH CARE CLASS A (NOT INCLUDING ADULT DAY CARE) **New 04/08/2003**
18. NURSING HOMES (CLASS B)
19. GENERAL CONTRACTORS INVOLVED IN TRACT HOUSE BUILDING (MORE THAN 10 HOUSES)
Revised 11/22/2004
20. FIRE SUPPRESSION SYSTEMS / ALARM SYSTEMS – INSTALLATION AND SERVICE
21. OPEN DITCH OR CANAL LIABILITY
22. SHOOTING CLUBS AND SHOOTING RANGES
23. UNDERGROUND STORAGE TANK MANUFACTURING / REMOVAL
24. MONOLINE THIRD PARTY BROAD FORM PROPERTY DAMAGE
25. TREE TRIMMERS
26. VACANT BUILDINGS
27. WELDING (Classification Code #99969 in Commercial Lines Manual)
28. TATTOOING / SCARIFICATION / BODY PIERCING
29. ROOFERS **New 06/09/2005**
30. EQUINE LIABILITY (TRAIL RIDING, OUTFITTERS, GUIDES) **New 06/09/2005**
31. CHIMNEY AND FLUE CLEANING **New 12/07/2005**

IM – INLAND MARINE

1. BRIDGES
2. COLLECTIBLES DEALER (SPORTS CARDS, COINS, STAMPS, ETC.)
3. RESERVED FOR FUTURE USE
4. TUNNELING & TUNNELING EQUIPMENT **Revised 06/09/2005**
5. CARGO FOR TAXI
6. CARGO – HOUSE MOVING (NOT MOBILE HOMES)
7. WELDING EQUIPMENT

MS – MISCELLANEOUS SPECIALTY LINES

1. ASBESTOS AND/OR RADON ABATEMENT – ALL COVERAGES
2. EXPLOSIVE / AMMUNITION (GUN POWDER) MANUFACTURING OR SALES OR STORAGE
3. MINING – ALL COVERAGES
4. OIL & GAS – PRODUCTION/REFINING / EXPLORATION/SERVICE (NOT GAS STATIONS)
5. RESERVED FOR FUTURE USE
6. WORKERS' COMPENSATION (EXCESS)
7. RESERVED FOR FUTURE USE
8. RESERVED FOR FUTURE USE
9. MONOLINE LIQUOR LEGAL LIABILITY
10. ENVIRONMENTAL IMPAIRMENT – POLLUTION

PL – PROFESSIONAL LIABILITY

1. MONOLINE AMBULANCE PERSONNEL / EMT
2. MIDWIFE – NURSE PRACTITIONER (w/o DOCTOR'S SUPERVISION / AWAY FROM HOSPITAL)
Revised 11/22/2004
3. NURSING HOME **New 06/09/2005**
4. RESERVED FOR FUTURE USE
5. RESERVED FOR FUTURE USE
6. HEALING ARTS (i.e. NATUROPATHIC)
7. RESERVED FOR FUTURE USE
8. PSYCHOLOGISTS / SOCIOLOGISTS / COUNSELORS
9. RESERVED FOR FUTURE USE
10. DESIGN BUILDERS (CONTRACTORS ONLY)
11. RESERVED FOR FUTURE USE
12. PROPERTY MANAGEMENT (MONOLINE)
13. RESERVED FOR FUTURE USE
14. REAL ESTATE INSPECTORS
15. ENVIRONMENTAL CONSULTANTS
16. MEDICAL LABS / BLOOD LABS